

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. AUS920010746US1

Date: 1/16/02

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of Inventor(s):

**MICHAEL W. BROWN, RABINDRANATH DUTTA, MICHAEL A. PAOLINI,  
NEWTON JAMES SMITH, JR.**For: **CREDIT AUTHORIZATION METHOD AND APPARATUS****ASSIGNEE NAME: INTERNATIONAL BUSINESS MACHINES CORPORATION  
ASSIGNEE RESIDENCE: ARMONK, NEW YORK**

Enclosed are also:

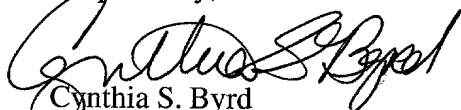
- ☒ 19 Pages of Specification including an Abstract  
☒ 4 Pages of Claims  
☒ 4 Sheet(s) of Drawings  
☒ 2 Declaration and Power of Attorney  
☒ Form PTO 1595 and assignment of the invention to IBM Corporation  
☒ Information Disclosure Statement and Form PTO 1449, References 7.

**CLAIMS AS FILED**

FOR	Number Filed	Number Extra	Rate	Basic Fee (\$740)
Total Claims	19	-20 =	X \$ 18	= \$
Independent Claims	3	3 =	X \$ 84	= \$
Multiple Dependent Claims	0		X \$280	= \$
<b>Total Filing Fee</b>				<b>= \$740.00</b>

- ☒ Please charge \$ 740.00 to IBM Corporation, Deposit Account No. 09-0451.  
☒ The Commissioner is hereby authorized to charge payment of the following fees associated with the communication or credit any over payment to IBM Corporation, Deposit Account No. 09-0451. A duplicate copy of this sheet is enclosed.  
☒ Any additional filing fees required under 37CFR § 1.16.  
☒ Any patent application processing fees under 37CFR § 1.17.

Respectfully,



Cynthia S. Byrd

Reg. No. 39,365

Intellectual Property Law Dept.

IBM Corporation

11400 Burnet Road 4054

Austin, Texas 75758

Telephone: (512) 823-5884